

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Yuri Galperin, et al.
Appl. No. : 09/942,983
Filed : August 30, 2001
For : METHOD AND APPARATUS
FOR DETERMINING A
PREPAYMENT SCORE FOR AN
INDIVIDUAL APPLICANT
Examiner : Siegfried E. Chencinski
Group Art Unit : 3692

SUMMARY OF INTERVIEW**Mail Stop Amendment**

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

A personal interview was conducted at the U.S.P.T.O. on October 20, 2009. The participants were Attorneys William Bunker and Donald Min on behalf of the Applicants, and Examiners Chencinski, Kyle, and Subramanian. Claims 158 and 163 were discussed. The Galperin reference was discussed. The Examiners indicated that Claim 158 may be allowable. The Applicants will consider cancelling Claim 163 and its dependent claims to expedite allowance of Claim 158. The Examiner will conduct another search of Claim 158 and will also consider 35 U.S.C. § 112 compliance. The Examiner will then issue a formal Office Action.

Please charge any necessary fees to our Deposit Account No. 11-1410.

Respectfully submitted,

KNOBBE, MARTENS, OLSON & BEAR, LLP

Dated: November 23, 2009

By: /Ted M. Cannon/
Ted M. Cannon
Registration No. 55,036
Attorney of Record
Customer No. 20,995
(949) 760-0404